




Order Filed on July 27, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1	
DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. Sentry Office Plz 216 Haddon Ave. Suite 406 Westmont, NJ 08018 dcarlon@kmlawgroup.com Attorneys for Secured Creditor CastleRock Realty Group	
In Re:	Case No.: 20-14850 ABA
Cornelius Stephens,	Adv. No.:
Debtor.	Hearing Date: 7/22/2020 @ 10:00 a.m.
	Judge: Andrew B. Altenburg, Jr.

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED

DATED: July 27, 2020



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtor: Cornelius Stephens

Case No.: 20-14850 ABA

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured CastleRock Realty Group, holder of a mortgage on real property located at 33 Main Street, Pennsville, NJ 08070, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Cornelius Stephens, Pro-Se debtor, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor is to pay the full amount due through the plan, including the amount due at filing, post-petition fees and costs, post-petition escrow advances to date, and interest on the amount due at a rate of 6%, totaling \$51,927.91, broken down as follows:

- \$33,782.12 due at the time of filing
- 6/9/2020 Tax Disbursement \$8,784.55
- 5/12/2020 Loss Mitigation review & objection - \$650.00
- 5/20/2020 Plan Review - \$400.00
- 5/28/2020 Proof of Claim \$550.00
- 6/02/2020 Telephonic Court Appearance \$50.00
- 6/03/2020 Objection to Confirmation \$550.00
- Interest on \$44,766.67 at 6% interest: \$7,161.24

It is **FURTHER ORDERED, ADJUDGED and DECREED** Debtor shall be responsible for paying the taxes and insurance outside of the plan going forward, listing CastleRock as an additional insured on the insurance policy; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that this Order shall authorize the Debtor to make payments to the tax collector for the subject property; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** If Debtor defaults by missing trustee payments or failing to maintain the post petition taxes or insurance, CastleRock is entitled to file a motion for relief from stay;

It is **FURTHER ORDERED, ADJUDGED and DECREED** If stay relief is granted or if the bankruptcy case is dismissed, the terms of this order are null and void;

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Debtor: Cornelius Stephens

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DEBTOR'S CHAPTER 13 PLAN**

It is **FURTHER ORDERED, ADJUDGED and DECREED** If stay relief is granted or if the bankruptcy case is dismissed, the judgment for possession entered in November 2019 remains in full force and effect and the parties revert to their pre-petition positions;

It is **FURTHER ORDERED, ADJUDGED and DECREED** At the conclusion of the case, if Debtor has made all required payments, CastleRock will transfer title to the property to the Debtor free and clear;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that this order shall be binding on all parties, their successors, and/or assigns;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

In re:
Cornelius Stephens
Debtor

Case No. 20-14850-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2020.

db +Cornelius Stephens, 33 Main Street, Pennsville, NJ 08070-2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor CastleRock Realty Group dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Jane L. McDonald on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5